

Claim 1 (Newly amended):

[A] An incentive-controlled method for use in the trading and/or acquisition of [economic and personal] user-declared preferred benefits (other than a preferred charge card choice), said method employing computer means having data storage means and network communications means and comprising the steps of:

- (a) receiving a request to produce [a benefit-driven] an incentive-controlled settlement solution for an identified user having declared preferred and ranked benefit preferences (other than a preferred charge card choice);
- (b) conducting an electronic search to identify any of said user's declared preferred benefits that are pertinent [to] and may be obtainable in association with said request; and,
- (c) categorising any benefits thus identified in accordance with said user's declared preferred and ranked benefit preferences.

Claim 2 (Previously presented):

The method of claim 1 comprising the further step of determining a settlement solution associated with at least one of said categorised benefits.

Claim 3 (Newly amended):

The method of claim 2 wherein any Pareto optimal function [solution] or multivariable data modeling means are employed in determining the value rankings of said categorised benefits and said settlement solution.

Claim 4 (Previously presented):

The method according to claim 2 comprising the further steps of evaluating said categorised benefits and determining at least one of said categorised benefits as providing said user with the benefit of highest value to said user.

Claim 5 (Newly amended):

The method according to claim 4 wherein said benefit of highest value to said user is obtained from the combination of a plurality of said user declared preferred categorised benefits.

Claim 6 (Previously presented):

The method of claim 4 wherein said step of evaluating said categorised benefits is undertaken by the user upon electronic disclosure of said categorised benefits to said user.

Claim 7 (Newly amended):

The method of claim 4 wherein said step of determining [the] said benefit of highest value to said user is performed automatically without user intervention.

Claim 8 (Previously presented):

The method of claim 2 further comprising the steps of:

- (a) identifying at least one provider of said settlement solution; and,
- (b) initiating and consummating a transaction with the provider, or plurality of providers, of said settlement solution.

Claim 9 (Previously presented):

The method of claim 2 further comprising the step of establishing such electronic and logical linkages as may be required to enable said user to process said settlement solution and to acquire said benefits associated with said solution.

Claim 10 (Previously presented):

The method of claim 2 further comprising the additional steps of obtaining such accounts and of satisfying such conditions as may be required to process said settlement solution and to acquire for said user the said benefits associated with said solution.

Claim 11 (Previously presented):

The method of claim 2 wherein said step of determining a settlement solution comprises a selection by said user from among a plurality of proposed settlement solutions transmitted electronically to said user.

Claim 12 (Newly amended):

The method of claim 1 further comprising the additional steps of aggregating a plurality of requests [received from] involving a plurality of identified users and of operating on such aggregated [requests] declared preferred benefits to effect an enhancement in the potential value of at least one of said identified benefits to at least one of said identified users.

Claim 13 (Newly amended):

The method of claim 2 further comprising the step of determining at least one [benefit-driven] incentive-controlled settlement solution to a [consumer] payment transaction.

Claim 14 (Newly amended):

The method of claim 13 further comprising the step of electronically transmitting, to at least one payment service provider able to provide at least one of said identified benefits, such user information and such [consumer] payment transaction information as said at least one payment service provider may require as conditions for authorising payment of said [consumer] payment transaction and issuing said at least one benefit to said user.

Claim 15 (Newly amended):

The method of claim 13 further comprising the step of electronically transmitting, to at least one benefit provider able to provide at least one of said identified benefits, such user information and such [consumer] payment transaction information as said at least one benefit provider may require as conditions for issuing said at least one benefit to said user.

Claim 16 (Newly amended):

The method of claim 2 further comprising the step of determining at least one [benefit-driven] incentive-controlled settlement solution to a query from a user concerning a proposed acquisition of [consumer] goods or services.

Claim 17 (Previously presented):

The method of claim 16 further comprising the step of electronically disclosing to said user said at least one settlement solution responsive to said query.

Claim 18 (Newly amended):

The method of claim 16 further comprising the step of transmitting electronically a [consumer transaction] proposed acquisition query to at least one provider of [consumer] goods or services, whereby said at least one provider is caused to commit electronically to the consummation of [said] a transaction on terms providing for the [issue] issuance of a specified identified benefit, or plurality of benefits, to said user.

Claim 19 (Newly amended):

The method of claim 16 further comprising the step of transmitting electronically a binding commitment from said user to consummate said [proposed acquisition] provider-committed transaction on said specified benefit-[driven]issuance terms.

Claim 20 (Newly amended):

The method of claim 2 further comprising the step of determining at least one [benefit-driven] incentive-controlled settlement solution to a benefit exchange transaction between at least two identified users.

Claim 21 (Previously presented):

The method of claim 20 further comprising the step of electronically transmitting a benefit exchange solicitation from a first identified user to at least one other user.

Claim 22 (Previously presented):

The method of claim 21 further comprising the steps of:

- (a) said first user receiving electronically an affirmative response to said solicitation from at least one other user;
- (b) transmitting at least one proposed benefit exchange solution between said users; and,
- (c) consummating a benefit exchange transaction between said first user and at least one other user.

Claim 23 (Previously presented):

The method of claim 22 wherein said transaction is consummated employing pre-programmed instructions enabling its consummation without the transaction-specific participation of at least one user party to said transaction.

Claim 24 (Previously presented):

The method of claim 22 wherein said transaction is consummated employing user intervention and instructions enabling its consummation with the transaction-specific participation of at least one user party to said transaction.

Claim 25 (Newly amended):

An apparatus for creating and employing incentive-controlled settlement solutions based on user-declared preferred benefits by establishing and executing functions that review and determine objects, [of value] accounts, and conveyance mechanisms to consummate transactions, said apparatus comprising:

- (a) a processor;
- (b) an input device connected to said processor;
- (c) an output device connected to said processor;
- (d) a clock device connected to said processor;
- (e) a logic and control device connected to said processor;

- (f) a memory connected to said processor storing programs to control the operation of said processor;
- (g) a communications device connected to said processor;
- (h) a data storage device connected to said processor;
- (i) the processor operative with the program in memory to:
 - i. record data of users, benefits, settlement solutions, and transactions;
 - ii. record the user entry and ranking of at least one declared benefit preference;
 - iii. receive requests to process transactions;
 - iv. enable information to be available to users;
 - v. conduct automatic evaluations and rankings of at least one contemplated benefit opportunity based on a user's declared benefit preferences;
 - vi. produce incentive-controlled settlement solutions;
 - vii. conduct automatic evaluations and rankings of at least one settlement solution based on a user's declared benefit preferences;
 - viii. process settlement solutions with and without user intervention;
 - ix. transmit information to users electronically;
 - x. consummate transactions; and,
 - xi. receive, record, evaluate, and store user information and transaction activity.

Claim 26 (Newly amended):

An apparatus for creating and employing incentive-controlled settlement solutions based on user-declared preferred benefits by establishing and executing functions that review and determine objects, [of value] accounts, and conveyance mechanisms to consummate transactions, said apparatus comprising:

- (a) means for recording data of users, benefits, settlement solutions, and transactions;
- (b) means for recording the user entry and ranking of at least one declared benefit preference;
- (c) means for receiving requests to process transactions;
- (d) means for enabling user access to information;
- (e) means for conducting automatic evaluations and rankings of at least one contemplated benefit opportunity based on a user's declared benefit preferences;
- (f) means for producing incentive-controlled settlement solutions;
- (g) means for conducting automatic evaluations and rankings of at least one settlement solution based on a user's declared benefit preferences;
- (h) means for processing settlement solutions with and without user intervention;
- (i) means for transmitting information to users electronically;
- (j) means for consummating transactions; and,
- (k) means for receiving, recording, evaluating, and storing user information and transaction activity.

Claim 27 (Newly amended):

[Computer software for executing] A computer-readable storage medium encoded with processing instructions for creating and employing incentive-controlled settlement solutions based on user-declared preferred benefits and enabling functions that review and determine objects₁ [of value] accounts, and conveyance mechanisms to consummate transactions, said [software comprising] processing instructions employed for directing a computer to perform the steps of:

- (a) recording data of users, benefits, settlement solutions, and transactions;

- (b) recording the user entry and ranking of at least one declared benefit preference;
- (c) receiving requests to process transactions;
- (d) enabling user access to information;
- (e) processing automatic evaluations and rankings of at least one contemplated benefit opportunity based on a user's declared benefit preferences;
- (f) enabling the production of incentive-controlled settlement solutions;
- (g) processing automatic evaluations and rankings of at least one settlement solution based on a user's declared benefit preferences;
- (h) processing settlement solutions with and without user intervention;
- (i) transmitting information to users electronically;
- (j) consummating transactions; and,
- (k) receiving, recording, evaluating, and storing user information and transaction activity.